

UTILITY PATENT APPLICATION TRANSMITTAL
(NO FEE)

(New Nonprovisional Applications Under 37 CFR § 1.53(b))

Attorney Docket No.
53588-0031

TO THE COMMISSIONER FOR PATENTS:

Transmitted herewith is the patent application of () application identifier or (X) first named inventor, **Thomas A. Arnold**,
entitled **ACCEPTING AND PROCESSING ELECTRONIC CHECKS AUTHORIZED VIA A PUBLIC NETWORK**, for
a(n):

(X) Original Patent Application.

() Continuing Application (prior application not abandoned):

() Continuation () Divisional () Continuation-in-part (CIP)
of prior application No: _____ Filed on: _____

() A statement claiming priority under 35 USC § 120 has been added to the specification.

Enclosed are:

(X) Specification 45 Total Pages; (X) Drawing(s); 7 Total Sheets; (X) Cover Sheet 1 Page

(X) Oath or Declaration: Pages

() A Newly Executed Combined Declaration and Power of Attorney:

() Signed. (X) **Unsigned.** () Partially Signed.

() A Copy from a Prior Application for Continuation/Divisional (37 CFR § 1.63(d)).

() Incorporation by Reference. The entire disclosure of the prior application, from which a copy of the
oath or declaration is supplied, is considered as being part of the disclosure of the accompanying
application and is hereby incorporated herein by reference.

() Signed Statement Deleting Inventor(s) Named in the Prior Application. (37 CFR § 163(d)(2)).

() Power of Attorney.

(X) Return Receipt Postcard.

() Associate Power of Attorney.

() A Check in the amount of \$ _____ for the Filing Fee.

() Preliminary Amendment.

() Information Disclosure Statement and Form PTO-1449.

() Request and Certification Under 35 U.S.C. 122(b)(2)(B)(i)

() A Duplicate Copy of this Form for Processing Fee Against Deposit Account.

() A Certified Copy of Priority Documents (if foreign priority is claimed).

() Applicant(s) is entitled to small entity status. See 37 CFR 1.27.

() Statement(s) of Status as a Small Entity Filed in Prior Application, Status Still Proper and Desired.

() Recordation of Assignment Cover Sheet and **executed** Assignment.

() Other: _____


CLAIMS AS FILED				
FOR	NO. FILED	NO. EXTRA	RATE	FEE
Total Claims	32	12	\$9.00	\$ 108.00
Independent Claims	12	9	\$40.00	\$ 360.00
Multiple Dependent Claims (if applicable)				\$ 0.00
Basic Filing Fee				\$ 355.00
Total Filing Fee				\$ 823.00

NO FEES WILL BE PAID AT THIS TIME.

Charge \$ _____ to Deposit Account 50-1302 pursuant to 37 CFR § 1.25. Throughout the pendency of this
application, please charge any additional fees, including any required extension of time fees, and credit all overpayments to
deposit account 50-1302. A duplicate of this sheet is enclosed.

Respectfully submitted,

By:


Marcel K. Bingham, Reg. No. 42,327

Date: January 19, 2001

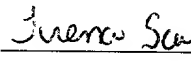
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I hereby certify that this is being deposited with the U.S. Postal
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